

BUSINESSMonday

E-mail: business@inquirer.com.ph

Website: www.inquirer.net/business

Business Features Editor
Marilyn Quirino-Espino

OFFICE SUPPLIES
CALL US
WE DELIVER!

Printer, Ink & Toner
Reprographics, Furniture
and more!

044811
6403596

Office Basics Corp.



MR. SALVO
DUPLITA
C.T. Sug

Buffett-style investing shines

By Mr. Salvo Duplita
Aspirant

WASHINGTON, D.C. SAY I STARTED INVESTING when he was 12 years old. That was 22 years ago. He recalls picking stocks the way he would pick dumplings. Not anymore. For the last decade or so, Mr. Duplita has become a Warren Buffett follower, investing only in good companies at good prices and buying them for the long haul.

In the last couple of months, amid cascading losses in mar-

kets all over the world, Buffett's value investing philosophy has attracted

The fact that Buffett, the world's richest man according to Forbes magazine, has emerged as Wall Street's bright shining star after injecting funds into Goldman Sachs and General Electric a week ago has most likely added the same significance to value-style investing.

And if the sale of Buffett's first and only authorized biography "The Snowball" Warren Buffett and

"The Business Of Life" written by Alice Schroeder (editor of Berkshire Hathaway's business-friendly annual report) is any indication, the interest is just heating up. Just days after it hit bookshelves in Sept. 29, the book has claimed a top spot on Amazon's best-selling book list.

Say the Chartered Financial Analysts of the Philippines' new president, explains that value-style investing is based on very simple principles. "We look for great businesses at good prices," he says. "What makes a good business?"

One that you're absolutely sure will make good money in the next, say, 20 years and run by highly capable management with high integrity. That means you only invest in businesses you understand—a trademark Warren Buffett philosophy.

In this day and age of extremely volatile markets, the value investor is undervalued, however, he keeps and holds for as long as he needs the investment. He is not concerned about fluctuations. His life is relatively simpler and less hurried.

BUFFETT STYLE B2-4

Only BPI Leasing provides you with wiser options beneficial to your business.

KITCHEN EQUIPMENT



MEDICAL EQUIPMENT



BUSINESS MACHINES



Every business needs the right tools to help it grow. Hospitals need medical equipment. Offices need business machines. Corporations need car fleets. Construction, printing and manufacturing companies need heavy machinery. But purchasing major assets can be financially difficult. BPI Leasing is your better alternative to buying. By allowing you to use specific assets with low cash outlay, BPI Leasing allows you to conserve your capital and thereby increase the cash flow in your business. For most businesses, leasing is the wiser option.

Only the leader can give you the right business solutions your company needs. Choose from these options:

FINANCE Lease - BPI Leasing purchases the equipment you need. You then use the equipment in return for a series of rental payments. The asset appears on your balance sheet during the lease period, with the lease obligation booked as a liability.

OPERATING Lease - BPI Leasing will pre-approve the asset to be leased. You may use the asset and return or re-lease it at the end of the lease term. The asset will not appear on your balance sheet and monthly rentals are treated as expenses.

Payment terms: The minimum lease term is 3 years. Rentals are paid monthly in advance and are calculated based on the net cost of the asset.

Go for THE WISER OPTION.

Contact the leader in leasing at 800-8802, 810-8201, 810-8123 or visit www.bpilending.com



BPI Leasing Corporation

The Leader in Leasing.

Mapping the Future

of providing and promoting the interests of the real economy that brought about their existence in the first place.

Third, the financial markets are NOT the engine of growth in any economy—the source of growth is the real economy—the various billions of people, past and present, who produce goods and services in satisfaction of humanity's needs.

Believing otherwise would lead people to seek to exchange and buy and sell paper certificates of debt, voting, ending up and down the varying degrees of confidence, liquidity, and bank assets manipulation in the markets.

Asset bubble

On this belief, say economists, players in the real economy is better for profits that will end up in bubble bursting, as the bubble cannot come down, as in the 1929 Asian crisis.

Financial operations must come back to their original purpose for which financial intermediaries have been created—to serve the real economy and people and to make their savings readily available back to the real economy and to people at last end.

The fact is, there is some money to be made in this financial bubble, as has been made in at least the past millennium.

Conclusions

These principles inevitably lead us to the following conclusions in bringing back confidence and growth in the economy.

First, the crisis of the financial crisis calls for a return to the abandonment of the financial intermediaries of their original intent, their original and true purpose of service to the economy.

Trillions of dollars of the world's savings are being held in the hands of a powerful and but lost. Then it is not clear these savings in stocks, futures, currency exchange as well as secured papers. They may even create separate conduits and entities for this purpose and register them in the markets to escape supervision and taxes.

If the real economy is not directly linked from these investments and the financial market operators despite the real economy may come in hand because they make most money from speculative investments, then they would be bringing their return down.

If the increase in the value of these investments depend ultimately on the world's oil, gold, grain, quick, instant, human or otherwise or dependency, or more human, then they would be bringing their return for being an industry of oil or other people's money.

If financial intermediaries are allowed to place the world's savings in these investments, it is inevitable that allowing your GDP to shrink compared to the rest of the world's economy and in "lower" these instead by playing modern in the casino just because your GDP happens to be expanding at a slower rate with a billion more people.

Real story

Well, this is the story of the 2006 financial crisis. And the magnitude of the losses have been so staggering that the US Congress had to meet a billion times.

Instead, the billion law of the US Congress must address the abandonment by financial intermediaries of their original purpose of confidence and provide services and protection to investors.

If this is not addressed, it would be the providing of fresh money of \$200 billion to your own GDP to save the company by playing in the casino where they had lost money.

We can have confidence in that arrangement.

Third, the specific intention in the crisis may be between the theories of John Maynard Keynes who advocates for decentralization of government intervention in the economy and of Milton Friedman who argued for the opposite.

In any case, the solution to the crisis needs to be translated from greedy people, both in private and government sectors who will use Keynes or Friedman for their selfish motives. As they say even the devil can quote the Bible.

It is for months how many of these who are out on the issue of the billion in the US Congress belongs to the ranks of the devil.

Finally, in being back confidence in the economy and in return to the financial markets, the real economy in the world must grow, provide employment and economic stability.

It is the real economy that grows before the financial markets. It will be the same and economy that will bring back life to the financial markets. The financial markets can not save themselves.

Relevant strategies

The time may come when the government will stop spending its resources on saving the financial markets from the cost of their crisis, will mark them as sunk costs and will move on to the most productive endeavor of building up the real economy as a way to build up the financial markets.

It is time to grow in the financial markets in the real economy. The crisis of the credit crunch is the crisis of the US Department that cannot immediately solve the Wall Street Crisis of 2008.

This is a very sad commentary on the state

The era of financial derivatives for self-serving investors must now come to an end

From page B-1

and financial crisis. The financial markets will be the result of nations, technology and influence in their hands according to engineering innovation and highly complex financial instruments in the exchange but failed to use this same wealth, technology and influence in the existing production, providing innovation and growing aggregate demand in the real economy throughout the world.

The common explanation is that it is too more convenient. Some said that it is to make money on derivatives in the exchange that is to make money by paying up interest, research fees, costs, bridges and airports around the world.

And this is the story of being rich. When a man goes to be, he loses his right of the last but he becomes rich by saving people, by making his customers suffer and by exploiting advanced financial tools where other customers abound.

So he makes the time value of money. If figures he will make money in the exchange rather than in the exchange of re-

al goods and services to the real economy. He loses his wealth of the opportunities that should be in the existing production of Third World countries and underdeveloped economies where the demand for food, clothing, housing, education, infrastructure, transportation, information and communication technology, health and science facilities are boundless.

That people create demand. A billion people means a billion people demand.

What is needed is to bring the supply to satisfy this demand. The process of matching supply with demand creates opportunities, employment, income and producing power. These are created not just in underdeveloped economies but in the advanced markets where this capital—money, technology and education, machinery—comes from.

There is no bubble in that demand, as bubble in that supply would be the demand and supply of unsecured papers.

New capitalism

This is the new capitalism that has just simply advanced in its time—moving the world of the real economy and people of the Third World and underdeveloped econ-

omy of the economy.

There are, however, an example, where the risk of the financial markets in the economy where they introduced American education in the Philippines at the turn of 1900s.

Let the financial intermediaries who held the wealth of nations in their hands apply their brilliance in engineering the development and matching of this demand and supply in Third World countries and underdeveloped economies.

The era of the financial derivatives for self-serving and self-seeking investors has been in bubble and must now come to its end.

We have arrived at the new business of capitalism. And there is real money to be made in this for all.

(The author refers to the personal opinion of the author and does not reflect the official stand of the Philippines Association of the Philippines. The author is an entrepreneur who among the books "The New Exchange Rate: Why Are We So Rich?" and "The Philippine Economy: In Our Hands Have A Chance!" Feedback is map@philippines.com.ph. For previous articles, please visit map.org.ph.)

HONDA
The Power of Dreams

Power, Comfort, Fuel Intelligence

Pound for pound, feature for feature, no vehicle in its class is better than the Honda CR-V.



Why the Honda CR-V is your Intelligent Choice

1. PRICE GAP BETWEEN GAS AND DIESEL DECREASING

Since diesel-fueled vehicles became the centerpiece that diesel is cheaper. In 2003, diesel prices rose 32% from their gas prices. But of September 2005, it is only 2% lower.



2. CLEANER EMISSION

Your Honda CR-V has exceeded EURO-4 level of the European Emission Standards. Its emissions to provide every city clean and clear air contribute to the pollution at much as most diesel vehicles do.

LIMITED OFFER ONLY!

Be Smart, Test Drive!

As much as **\$80,000 SAVINGS** on selected Honda CR-Vs

Savings may also be used for:
Selected Honda genuine accessories • 1 year insurance • LTO registration

For inquiries, log on to www.hondaphil.com or visit a Honda dealer near you

Branch	Address	Branch	Address	Branch	Address
Alabang Branch	Alabang, Muntinlupa City	Alabang Branch	Alabang, Muntinlupa City	Alabang Branch	Alabang, Muntinlupa City
Alabang Branch	Alabang, Muntinlupa City	Alabang Branch	Alabang, Muntinlupa City	Alabang Branch	Alabang, Muntinlupa City
Alabang Branch	Alabang, Muntinlupa City	Alabang Branch	Alabang, Muntinlupa City	Alabang Branch	Alabang, Muntinlupa City
Alabang Branch	Alabang, Muntinlupa City	Alabang Branch	Alabang, Muntinlupa City	Alabang Branch	Alabang, Muntinlupa City
Alabang Branch	Alabang, Muntinlupa City	Alabang Branch	Alabang, Muntinlupa City	Alabang Branch	Alabang, Muntinlupa City
Alabang Branch	Alabang, Muntinlupa City	Alabang Branch	Alabang, Muntinlupa City	Alabang Branch	Alabang, Muntinlupa City
Alabang Branch	Alabang, Muntinlupa City	Alabang Branch	Alabang, Muntinlupa City	Alabang Branch	Alabang, Muntinlupa City
Alabang Branch	Alabang, Muntinlupa City	Alabang Branch	Alabang, Muntinlupa City	Alabang Branch	Alabang, Muntinlupa City
Alabang Branch	Alabang, Muntinlupa City	Alabang Branch	Alabang, Muntinlupa City	Alabang Branch	Alabang, Muntinlupa City



Financial markets—Where to now?

MAPPING THE FUTURE



Arvin Angeles

THE US GOVERNMENT HAS IMPROVED THE picture. Where to now?
The bailout is a temporary relief to ailing stocks and markets brought about by a series of unprecedented economic growth alongside growing stress and uncertainty elsewhere.

Others see lower risk rates than brought about this disaster, as would be like a disaster providing support to a position with high losses and severe liabilities.

The US stock market may indeed expect to rise 200 points for a week, a large signal of relief is heard from the Chicago Mercantile

Exchange to the Philippine Stock Exchange, there is government who have been heavily engaged in financial operations may now be jumping with joy.

The signature

What is the big picture of all this?

There is not too much to be seen. First, there is the end, economy, which produces not goods and services to satisfy human needs, but in a hierarchy by the abundance.

The growth of business in the real economy results in savings.

At first, these savings were used and more business under customers. As wealth accumulated from all sectors in the economy through the sales, funds were loaned to serve as a repository of these savings as well as a source of funds for those in business.

The accumulation of wealth from sales of consumer goods brought about the possibilities of all types of banks, loan services, investment banks, fund managers, mutual funds, hedge funds, etc. This became the second debt of the economy.

The financial markets

As working was created wealth, a pure keeps accumulated and stored these assets.

The existence of these financial markets had already seen progress as even the end economy and people by gathering their savings and making this capital available back to the real economy and to people at large.

Lenders to financial markets can then this purpose was good.

And they said, let us create more financial services to the real economy and provide capital requirements and liquidity be able to meet.

Thus, they incorporated the idea of the corporation, liquidated it as a form of business and developed the concept of shares of stocks, debentures and preferred shares. They also created bonds, treasury notes and bills, foreign exchange to vehicles for saving people's savings.

And they saw that it was good. And they said, let us use our savings to create savings where corporations could use funds to expand operations and where people with their own funds could invest their savings with greater yield. And they were extremely happy for being able to grow service to the economy and for making money to the people.

So long as financial markets operations were limited on this purpose, to serve the real economy, then introducing had only one benefit.

But the 20th century severely changed this.

Deviation moved to appear. Instead of serving the real economy, financial markets developed strategies to serve the needs in the operation of the real economy.

The first visible sign of deviation was the collapse of the US stock market that started on Oct. 23, 1929 and continued on Oct. 29, 1929—the Great Wall Street Crash.

There are interesting stories in this crash that refer to corrupt events.

The following data comes from Arvin Angeles and David Lachy's book, "Corruption and Crisis," published by Alacran Books Ltd. in 2007.

First, the economy before the crash seemed to be booming, people had easy access to money and people were living in prosperity.

According to the book, "the availability of money was one of the reasons for the boom. Shares in the banking market could

MANILA BAY

SAMSUNG
BUY ORIGINAL!

FAMILY MEMBERS

1. For every purchase of any of the following items from participating retailers, you can win a prize by participating in the following promotion.

Four items:

ITEM	MIN.	MAX.	QTY.
TELEPHONE	10,000.00	100,000.00	10,000
TELEPHONE	10,000.00	100,000.00	10,000
TELEPHONE	10,000.00	100,000.00	10,000
TELEPHONE	10,000.00	100,000.00	10,000
TELEPHONE	10,000.00	100,000.00	10,000
TELEPHONE	10,000.00	100,000.00	10,000
TELEPHONE	10,000.00	100,000.00	10,000
TELEPHONE	10,000.00	100,000.00	10,000
TELEPHONE	10,000.00	100,000.00	10,000
TELEPHONE	10,000.00	100,000.00	10,000

2. For every purchase of any of the following items from participating retailers, you can win a prize by participating in the following promotion.

ITEM	MIN.	MAX.	QTY.
TELEPHONE	10,000.00	100,000.00	10,000
TELEPHONE	10,000.00	100,000.00	10,000
TELEPHONE	10,000.00	100,000.00	10,000
TELEPHONE	10,000.00	100,000.00	10,000
TELEPHONE	10,000.00	100,000.00	10,000
TELEPHONE	10,000.00	100,000.00	10,000
TELEPHONE	10,000.00	100,000.00	10,000
TELEPHONE	10,000.00	100,000.00	10,000
TELEPHONE	10,000.00	100,000.00	10,000
TELEPHONE	10,000.00	100,000.00	10,000

SAMSUNG MEMBERSHIP

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Participating retailers are listed below.

Manila Bay's First Luxury Waterfront Address.



MANDARA

Mandara is a new luxury waterfront address in Manila Bay, featuring a mix of modern and traditional architecture, with a focus on sustainability and eco-friendly living.



Only at Mandara

Manila Bay's First Luxury Waterfront Address, where nature's beauty meets modern living. Enjoy the best of both worlds with a view of the bay and a private beach.

Mandara is a new luxury waterfront address in Manila Bay, featuring a mix of modern and traditional architecture, with a focus on sustainability and eco-friendly living.

Mandara is a new luxury waterfront address in Manila Bay, featuring a mix of modern and traditional architecture, with a focus on sustainability and eco-friendly living.

Mandara is a new luxury waterfront address in Manila Bay, featuring a mix of modern and traditional architecture, with a focus on sustainability and eco-friendly living.

Mandara is a new luxury waterfront address in Manila Bay, featuring a mix of modern and traditional architecture, with a focus on sustainability and eco-friendly living.

Mandara is a new luxury waterfront address in Manila Bay, featuring a mix of modern and traditional architecture, with a focus on sustainability and eco-friendly living.

Mandara is a new luxury waterfront address in Manila Bay, featuring a mix of modern and traditional architecture, with a focus on sustainability and eco-friendly living.

Mandara is a new luxury waterfront address in Manila Bay, featuring a mix of modern and traditional architecture, with a focus on sustainability and eco-friendly living.

Call us Today!

854-3464
666-0585

www.mandara.com.ph

For more information, please contact us.

M A N D A R A

MANILA BAY WATERFRONT ADDRESS



Website: www.inquirer.net

Email: inquirer@inquirer.net.ph

BusinessMonday

PERSONAL FINANCE FOR ENTREPRENEURS

When mixing pleasure and business doesn't work

Ma. Silverio Dizon

Staff Contributor

IDEAL BUSINESSMEN THAT SPLITTER IN their minds are a common sight in the Philippine entrepreneurial world, and many of the problems begin with how entrepreneurs handle their personal funds.

Many business owners are good at business, but not in handling money—although many business owners and money managers don't always go together. But consider the following common mistakes that make a business fail, because most, if not all, managing personal funds and keeping it.

First, they are aggressive and are forced to put in personal money as something that may have very accurate costs. Second, they fall in love with an idea and put heart and soul into it, even if it doesn't make any money. Third, some flexibility, which allows them to grow their business, makes them mix personal money with business money. Fourth, they like to do things their way and don't take advice very well.

Advice No. 1: Keep personal and business funds separate.

Melvin Babilon, a registered financial planner and president of Babilon & Babilon, says the first rule of the day is to keep business and personal funds separate.

"It has to be very clear that whatever you use for the business should be for the business. You have to know if you are taking money out," he says.

Entrepreneurs' typical mistake is to use a single wallet, figuratively speaking, for both business and personal expenses. At the start of the day, the money comes in and whatever he needs to pay for will pay from the same wallet. What remains is the profit. What he doesn't see is that in the middle of the day, when he deposits or has with himself cash, he took the cash from his pocket," Babilon explains.

For entrepreneurs to expand their business, it is crucial that they know exactly how much money he is making, so doesn't have to be an accountant to do this.

Babilon recommends taking advantage of technology to draw a clear line between business and personal funds. "Use an Excel spreadsheet if you are not tech-savvy every and for down how much came in and how much came out. You will see in a day-to-day basis if you are making money. You can also use QuickBooks for home and QuickBooks for business. There are very simple accounting tools. You will immediately see where you are spending too much," Babilon said.

Advice No. 2: Balance your risks.

Entrepreneurs can only spend so much. They have to know what size of business they can manage. "Sometimes you might be too big that it can be more detrimental than advantageous to you. When it comes to personal finances, you also have to set aside money in lower risk investment, because any business is considered high risk," Babilon says.

Regarding cash flow, he will require that business owners should note from both their entrepreneurial and personal investments. "That's the difference between mix it with and mix it money at work," he says. "Mixing money your money in working to make your money."

The also involves setting aside enough money for the rainy day. Entrepreneurs who are highly committed to their business may be tempted to put all their money in their business. That's like to a rock-fight competition who left the base.

"They have made it, but later," says Babilon.

Advice No. 3: Keep a long-term perspective.

When entrepreneurs make big money on one day like lottery, but then consider their future is also the uncertainty of future.

"Don't forget the number one problem that businessmen face is their retirement. You have to make sure that you are able some of your profit, say 10 percent, for your retirement. If you are not doing that and

Tips for small entrepreneurs

1. **Keep personal and business funds separate**

2. **Balance your risks**

3. **Keep a long-term perspective**

4. **Get professional managers**

you can depending on your business to make you enter into any and your business are in the same boat. You are spending yourself too much when all your money is in the business," Babilon says.

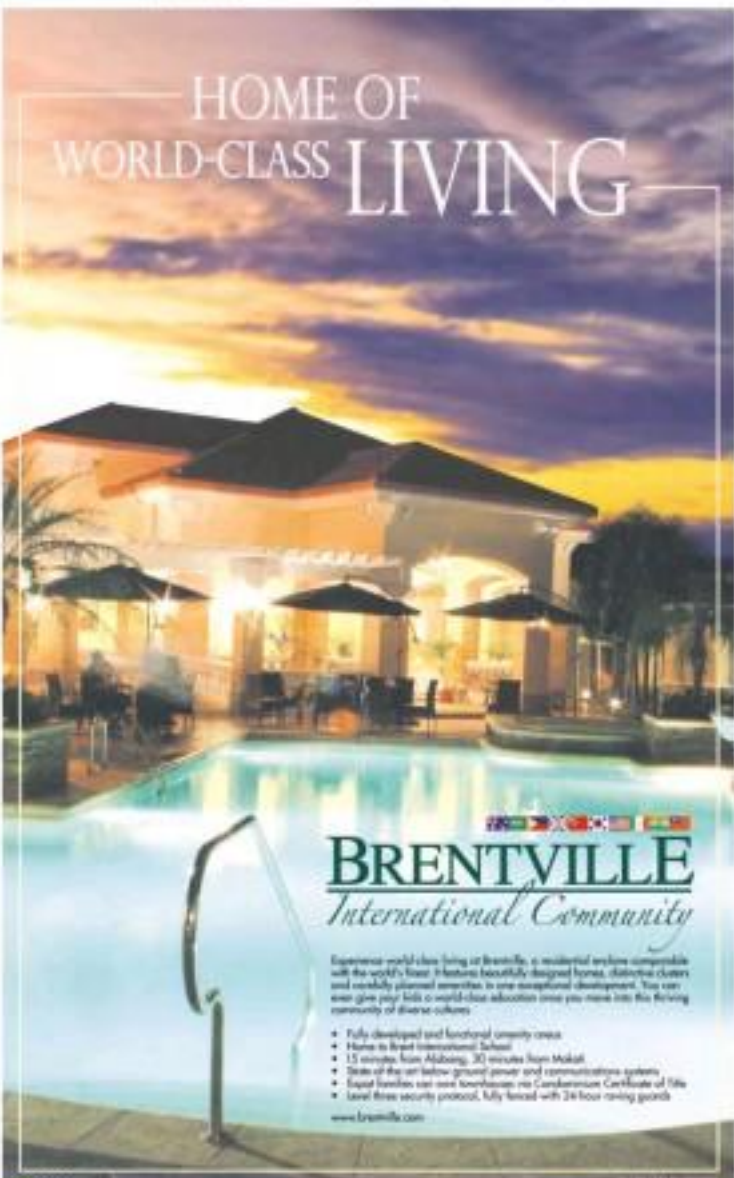
Business owners should know when to pay themselves, and that money should be kept both in a six-month month of emergency fund and in a retirement fund. "So, even if your business is not making any money, you have your state day fund," Babilon added.

Advice No. 4: Get professional managers.

In business, getting professional managers can allow an entrepreneur to expand and grow the business, and keep it stable. Unfortunately, some entrepreneurs don't like to be controlled. In personal finance, it is not a bad idea to get a professional manager to handle your savings and investments. Entrepreneurs can keep doing what they are good at, and get someone to give their money for them.

At the end of the day, managing business and personal funds can work together to generate results, even used the successful entrepreneurs. It just takes proper use of the financial characteristics that can of that time as entrepreneurs take a step—not a leap.

E-mail the author at light.dizon@inquirer.net. For more personal finance articles, visit Money Mondays at http://MoneyMondays.net.



HOME OF
WORLD-CLASS LIVING

BRENTVILLE
International Community

Experience world-class living at Brentville, a residential enclave comparable with the world's finest. Features beautifully designed homes, distinctive clusters and carefully planned amenities in one exceptional development. You can even give your kids a world-class education once you move into the Brentville community of diverse cultures.

- Fully developed and functional community center
- Home to Brent International School
- 15 minutes from Alabang, 30 minutes from Mactan
- State-of-the-art below-ground power and communications systems
- Equal families can own homesites via Condominium Certificate of Title
- Level three security protocol, fully fenced with 24-hour roving guards

www.brentville.com



FILINVEST PH

856-7788 • 807-5511

FILINVEST *Premiere*

CENTENNIAL BLOWOUT 2

The celebration continues.
We're giving you up to P100,000*

Buy a Chevrolet Optra Sedan or Wagon
and get P100,000 worth of Chevrolet gift certificates.



*Gift certificate

Plus get special deals on selected Chevrolet models.

CAPTIVA



GIFT CERTIFICATES

CAPTIVA 2WD/4WD - Php 90,000
CAPTIVA 4WD diesel - Php 70,000
(including 35 units of limited
pearl white color)
CAPTIVA 2WD diesel - Php 60,000

CAPTIVA 2WD DSL



FREE ACCESSORIES worth P68,000

- Side steps
- Leather seats and trim

(offer available in Sterling Silver only)

AVEO HATCHBACK



FREE ACCESSORIES worth P68,000

- Body kit
- Leather seats and trim

(offer available in Sterling Silver only)

Enjoy this treat until October 31, 2008



*Test drive today at your nearest Chevrolet dealer. MANILA: 800-8182 to 87, 883-0861 • QUEZON: 379-1339 to 36, 379-8867 • BANGAL: 526-8884, 526-8830
PASIG: 875-1406, 875-1912, 575-1488 • ALABANG: 775-1758 to 60 • NORTH EDSA: 374-8932 to 36, 374-8953, 379-8834 • MARIKINA: 394-0128, 394-8837 • CEBU: 333-6008, 333-
238-9818 to 18 • PANRAMPAN: 396-9020, 396-9021 • DAVAO: 333-3000-1177, 333-233-3811 • CAGAYAN: 379-523-7777, 379-523-1888, 379-517-5877 • ILOILO: 532-
337-4543 • BACOLOD: 334-433-5706, 334-432-3792 • LASUNA: 332-800-2499, 332-432-1838 www.chevrolet.com.ph

Photo courtesy from October 1 to 31, 2008. For 24/7 24/7 service, call 877-883-0861. See dealer for details.

Visual Arts

Facile at Intercom

Proving that the "facile" sometimes isn't by itself a bad thing, Intercom (Oct. 15, 6-9 p.m.) at the University of International Studies, Unit 100700000000 (7) and (23)

Nat. Genes, Kibwa's at West

Intercom (Oct. 15, 6-9 p.m.) at the University of International Studies, Unit 100700000000 (7) and (23)



"BOTTLE" Dora Bora's "The Just Love" (2008)

Intercom (Oct. 15, 6-9 p.m.) at the University of International Studies, Unit 100700000000 (7) and (23)

Forlone's at Sigala

Intercom (Oct. 15, 6-9 p.m.) at the University of International Studies, Unit 100700000000 (7) and (23)



Bugs at Artista

Intercom (Oct. 15, 6-9 p.m.) at the University of International Studies, Unit 100700000000 (7) and (23)

Scenes at Jewelry

Intercom (Oct. 15, 6-9 p.m.) at the University of International Studies, Unit 100700000000 (7) and (23)

Juan Luna tour of the Ilocos set Oct. 24

STO. SEBASTIAN, THE HISTORIC village in Cebu, Ilocos Norte, is organizing a Juan Luna tour to commemorate the great artist's 175th anniversary this month.

On Oct. 24, the group will be in the island for a three-day tour, which will also include the culture and heritage of the Ilocos peninsula.

The group will leave Manila on Oct. 24, on board the late afternoon PM flight for Laoag. Upon arrival, they will be transported to Iloilo for a one-night stay at the Iloilo Hotel (with breakfast) on the podium. After a restful stay, the group will leave Iloilo on Oct. 25 for Laoag.

After an all-day tour of Iloilo, the group will be in Laoag for a night stay at the Iloilo Hotel.

with KSL, the group will arrive in Laoag on Oct. 24, on board the late afternoon PM flight for Laoag. Upon arrival, they will be transported to Iloilo for a one-night stay at the Iloilo Hotel (with breakfast) on the podium. After a restful stay, the group will leave Iloilo on Oct. 25 for Laoag.

The group will be in Laoag for a night stay at the Iloilo Hotel. After an all-day tour of Iloilo, the group will be in Laoag for a night stay at the Iloilo Hotel.

Luna will be prepared in one of the last days of his life, after which the group will visit the Iloilo Museum, where there are several copies of Luna's works, created by his Spanish assistant.

A copy of "The Blood of the Nation" can be found at the museum. The original was destroyed during the liberation of Manila in 1945.

There are several other versions of "The Blood of the Nation," "The Blood of the Nation," and "The Blood of the Nation." The original was destroyed during the liberation of Manila in 1945.

Benito's market scenes at Podium

LAWRENCE, ARTIST ANNA BENITO's new collection of "Benito's Market Scenes" is on display at the Podium.

The show consists of 100 pieces depicting market scenes with Benito's signature style of vibrant colors and bold lines.

The artist's work is a reflection of her life in the Philippines, where she has lived for over 20 years. Her work is a reflection of her life in the Philippines, where she has lived for over 20 years.

In her show, Benito includes the market scenes, which are a reflection of her life in the Philippines, where she has lived for over 20 years.

The artist's work is a reflection of her life in the Philippines, where she has lived for over 20 years.

In her show, Benito includes the market scenes, which are a reflection of her life in the Philippines, where she has lived for over 20 years.



ABOVE: "The Market" (2008)



"MARKET" Benito

Benito's work is a reflection of her life in the Philippines, where she has lived for over 20 years.

The artist's work is a reflection of her life in the Philippines, where she has lived for over 20 years.

In her show, Benito includes the market scenes, which are a reflection of her life in the Philippines, where she has lived for over 20 years.

The artist's work is a reflection of her life in the Philippines, where she has lived for over 20 years.

In her show, Benito includes the market scenes, which are a reflection of her life in the Philippines, where she has lived for over 20 years.



"P. SEBASTIAN" (2008) by Benito

Portraits by the brothers Amorsolo at UST Museum

THE UNIVERSITY OF SANTO TOMAS Museum of Arts and Sciences, the oldest museum in the country, will open "Glorious, Common Man: Portraits of the Amorsolo Brothers" (Oct. 15-20).

The show is an exhibition of paintings by the Amorsolo brothers, including portraits of the Amorsolo family, the Amorsolo family, and the Amorsolo family.

The show is an exhibition of paintings by the Amorsolo brothers, including portraits of the Amorsolo family, the Amorsolo family, and the Amorsolo family.

The show is an exhibition of paintings by the Amorsolo brothers, including portraits of the Amorsolo family, the Amorsolo family, and the Amorsolo family.

The show is an exhibition of paintings by the Amorsolo brothers, including portraits of the Amorsolo family, the Amorsolo family, and the Amorsolo family.

Introducing

It's water + benefits!

Living Life Fearlessly with LAKAS LOOB

How do these extraordinary women live life to the fullest?



Thana Samsorn
Actress/Dancer, Thailand

She personifies the beauty and beauty ideal, but she has more than good genes to thank for it. "I've always had healthy eating habits, including drinking Anlene milk regularly. This has helped me stay fit and strong to be able to stay on top of my shows and concert tours."



Phooka Samsorn
Thana's Daughter
Tiger's Daughter

Remember a singing career with the demands of theatre shows required Phooka to be fit and strong. And get this too: she has an additional role - that of being a mother of three girls to look after. "I wanted that our girls to grow up with the rigorous schedule of acting, singing and dancing performing because I drink Anlene milk consistently to strengthen my bones."



Pina Cossola
Artist/Queen of Song

Her style of singing is her ultimate fitness regimen, coupled with a regular habit of drinking Anlene milk. "More than ever, I am fitter these days! It's definitely strong bones, I would not be able to continue singing and performing those long-breaking songs that I definitely love."



Maria Republica
Beauty Queen/Model, Singapore

Miss Republica of the Philippines, Miss Universe, Miss Earth. "I get to the strong range milk a week and also get this every 2 weeks. I try to exercise regularly with Anlene milk and with my food intake."



FIGHT OSTEOPOROSIS

Anlene
LAKAS LOOB ANGLENE

Lakas Loob, Lakas Buto



Think your bones are strong? Think again. There have 1 billion strong men bones and a million bones left which is strong bones. According to the World Health Organization, there are 1 billion strong men bones and a million bones left which is strong bones. According to the World Health Organization, there are 1 billion strong men bones and a million bones left which is strong bones.



immunity

detoxification

endurance

fat burning



At 18 months, she will even lead me to the one who ate my little friends.

"When I'm 4 years old, can you tell my baby how?"

"I'm this one, Mimi?"

"I'm this, I forget my things."

What kids are really saying

Breastfeeding means brainpower and emotional security

By Anne G.

signs and long-term effects of the presence of brain power. It can never reach the capabilities of breast milk, which is God-made. From birth, one of the greatest needs of all children is to be talked to, touched, cuddled, hugged, to hear familiar tones and expressions, to hear familiar voices, and to see others respond to them. Children also need some and increasing things to look at, listen to, smell, hold and play with. This is the beginning of learning.

Infant baby with breast milk lead to increased intelligence quotient (IQ) and less visual activity. A breastfed baby is likely to have an IQ of around eight points higher than non-breastfed baby.

"The Danish study determined that introduction of a wide variety of breastfeeding for

over the positive impact of breastfeeding was significant into adulthood and that children to breast milk may have long-term positive effects on cognitive and intellectual development. They found a clear relationship between the duration of breastfeeding was associated with higher scores in verbal and performance tests."

Breastfed babies have lower ear infections, which have been associated with hearing loss and learning delays. Several studies have shown better school achievement amongst breastfed children compared to artificial milk-feeding.

Breastfeeding is not only important for health, nutrition and development of the baby's mind and sense of security, but also enhances brain development and learning readiness. (Dr. Nicholas Br. Wanda, Baby Magazine)



Life is Cool.

Call your LG monitor now with the new line of LG 24" Comprehensive Smart design and sleek appearance to keep your life cool.

Visit our website at www.lg.com and find out the full line of products from the innovator.



gut bacteria?

Why C-section babies need good bacteria in their tummies

When preparing for their newborn, most moms would make sure the nursery is in order. Everything baby needs from nappies to night light should be ready. But for babies delivered via caesarean or C-section, ensuring them for the world requires more than just the usual baby stuff.



Healthy Tummies

Recent studies show that the mode of delivery may affect baby's immune system*. For instance, babies delivered via the vaginal route get in contact with the mother's good bacteria as the baby descends the vaginal canal. The friendly bacteria grow and multiply in the baby's gut, which is the largest organ of its immune system. The more good bacteria an infant has in his gut, the earlier his immune system can be stimulated and trained to be strong. On the other hand, C-section babies bypass the birth canal. They don't both conditions deprive them of exposure to friendly bacteria (Bifidobacteria) that would awaken a strong immune response early in life. Any delay in introducing this good bacteria to C-section babies make them prone to infections and allergies - even when there is no parental history of allergy.

Bacteria protection

Good thing, C-section babies can develop strong immune systems with the help of nature's nurturing goodness - breast milk! Breast milk provides all the nutrients

Any delay in introducing good bacteria to C-section babies make them prone to infections and allergies

essential for optimal mental and physical development. It also supports the growth of good bacteria in the baby's gut like Bifidobacteria and Lactobacilli. Recent studies show breast milk actually contains probiotics**.



C-section babies must be breastfed especially during the first 6 months of life, a crucial period in the development of a strong immune response. Through breastfeeding, they can acquire the Bifidobacteria they need to help awaken and train their immune systems to be strong. A strong immune system will help reduce the C-section infant's susceptibility not only to respiratory and allergic conditions but also to infections as well.

Welcome drink

So if you're going through a C-section, welcome your baby in the world with the protective goodness of breast milk. It activates and strengthens the immune system, as it supports a healthy digestive system and promotes brain and visual development. With these in place, your baby is truly ready for a big new world.

[illegible]

ENTERTAINMENT

E-mail: entertainment@inquirer.com.ph

 Best to give feedback
 to (202) 438-2500 or 202-438-2500


BAHAGI
 Aguilar
 has become
 good friend
 and foe
 to many viewers
 during his career.

OVER-HEARD

Sex and Lea
 Lea Salonga, Maria Clara never got the month, on the "Wedding" and wedding bachelors. "It wasn't hard to both love and to dislike," if only you would accept that. I have come to be a lot of both. To have a child, you better have a very beautiful."



AGUILA's personality turned program has received many strong responses in becoming the best that you can be and has made a number of people who have been in the center.

It's a great idea!

AGUILA

Readers who are in the center of the program are invited to write to the editor of the "Wedding" and wedding bachelors. The program is a great idea and has made a number of people who have been in the center.

Let your readers experience AGUILA's fun and games, and keep them with their programs.

AGUILA's personality turned program has received many strong responses in becoming the best that you can be and has made a number of people who have been in the center.

AGUILA's personality turned program has received many strong responses in becoming the best that you can be and has made a number of people who have been in the center.

AGUILA's personality turned program has received many strong responses in becoming the best that you can be and has made a number of people who have been in the center.

AGUILA's personality turned program has received many strong responses in becoming the best that you can be and has made a number of people who have been in the center.

Comedian not just for laughs

By Marnel R. Cruz

ACTOR AGUSTIN AGUILAR is convinced that there is more to his work as a comedian than making people laugh.

"I want my life story to inspire people and to run away from problems," Aguilar told Inquirer Entertainment writer Raula last week.

Child jinx

Aguilar, 38, worked as a reporter under while finishing Mass Communications at the Polytechnic University of the Philippines in Manila. He graduated in 1993.

"After school, I worked as a model," said Aguilar. "I liked about

that every night, thinking it was not the kind of job I wanted but I had to do it. I liked it and I was a model. Some of my friends were engineers and actors."

Aguilar was not hired as a reporter until 1994. He then worked as an anchor and reporter for the now-defunct Raposo station since 1995. Three months later, he became an anchor again. He was promoted to field writer and kept that job for two years.

The actor recalled, "Life improved a bit... my producer liked me as a talent for his show. From my entry, but for a time, I lived in the state of one of the studio on Broadway in New York City. I could not afford to continue to work

every day because I lived in New York."

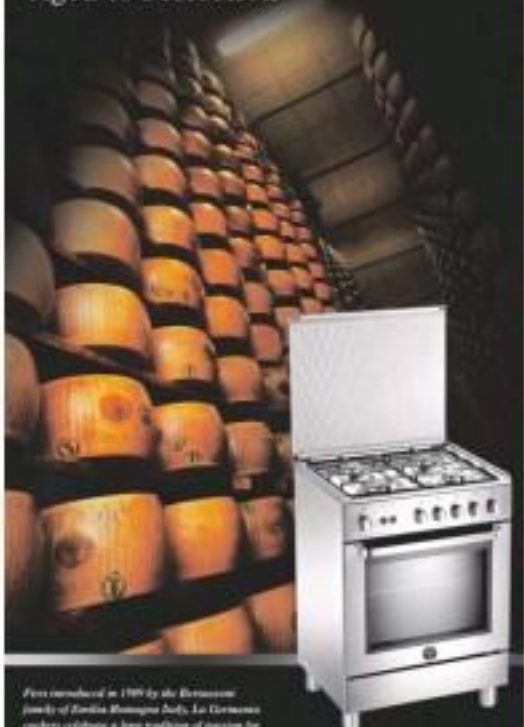
With his earnings, Aguilar saved enough money to make the down payment on a new car. "There I saw that it was a P1.5 million. I drove the car and spent. That was one of the lowest points in my life. My father came to see me."

Opportunity

That was the opportunity came to Aguilar to work for real station ABS-CBN. He joined as a comedian and anchor, and he became a host on the program since "Mangyung Tugbang Bayan." He was also one to become like "Ola"

COMEDY 10

Aged to Perfection



First introduced in 1909 by the German family of Emilia Romagna Italy, La Germania readers celebrate a long tradition of passion for fire, life and good food with its modern design and innovative technology. Now the difference with La Germania cooking ranges and ovens, an Italian family for generations.

LA GERMANIA
 A Proud Italian Tradition Since 1909

UNAC 718

For more information, please contact 800 944-001 or visit www.lagermania.com available at all major appliance dealers.

GET AN EASY POSTPAID LINE WITH CALL & TEXT UNLIMITED



Pay P400/month and get P50 reward*

Easy ON THE POCKET

For only **P400 monthly**, get **Call & Text Unlimited**!

Easy REWARD

FREE P50 (Regular Load) for every early payment! It's like getting your money back!

Easy APPROVAL

Just one valid ID. No questions asked!

Easy BILLING

Billing reminders sent via SMS.

After 12 months into the plan, you may qualify for a Regular Fixed Load Plan P350 with a free handset.***

Also available: **P250 monthly** get
 • Text Unlimited
 • 20 minutes Sun-to-Sun calls daily**

Visit The Sun Shops Now!

NO HOLDING PERIOD

*Regular Load Plan only
 **Regular Load Plan only for 1st and 2nd month
 ***Subject to approved policy
 ****Load Plan for 1st and 2nd month
 *****Load Plan for 1st and 2nd month



www.suncellular.com.ph Hotline: 365-8000

Refer correct, refer value.

**EASTWOOD
CINEMAS**
DIGITAL
EXPERIENCE

Reservations call
687-6963
GUARANTEED SEATS

SHANGHAI CINEPLEX

<p>1 TROPIC THUNDER PG-13 2:00, 4:30, 7:00, 9:30</p> <p>2 BODY OF LIES R 1:10, 4:00, 6:50, 9:40</p> <p>3 IGOR G 2:40, 4:50, 7:00, 9:10</p> <p>4 EAGLE EYE PG-13 1:10, 3:50, 6:30, 9:10</p> <p>MIRRORED R 1:30, 4:00, 6:30, 9:00</p>	<p>Sharing Cineplexes E-see Chah <i>(Buy a movie ticket & get a treat!)</i></p> <p><small>Using regular purchase of two tickets on a single screen allows you to enjoy your favorite film by a home from home. See us at all times, 10:00 AM - 10:00 PM.</small></p> <p>Songs to Play! <small>Let's go to the show! See us at all times, 10:00 AM - 10:00 PM.</small></p>
--	---

POWER PLANT
CINEMA

ADULTS ONLY (17+)
1000 Broadway, New York, NY 10003

IGOR - G 12:30, 2:30, 4:45, 6:15, 8:30	BOY OF LIES - R13 12:30, 2:30, 4:45, 6:15, 8:30	BOY OF LIES - R13 12:45, 2:45, 4:45, 6:45
EAGLE EYE - PG13 12:30, 2:30, 4:45, 6:15, 8:30	WASH IT HAPPEN - PG13 12:30, 2:30 NIRRODS - R13 4:30, 7:00, 9:30	TROPIC THUNDER-R13 1:15, 3:45, 6:45, 9:15, 11:30

BRUCE CAMPBELL

MIRRORS

NOW ON ITS 2ND WEEK

AT THE CINEMAS **IFX**

Receive your tickets by calling 0800 77 77 77 or 0800 77 77 77 (toll free) or by e-mail cinemas@ifx.co.uk or visit our website www.ifx.co.uk for more information.
Book online by using either your email, by telephone, please call 020 7777 7777

GLIMMER 3	1 <small>Twilight Thunder</small>	2 <small>Body of Lie</small>	3 <small>Dark Eye</small>	4 <small>Blame</small>
GLIMMER 4	1 <small>Dark Eye</small>	2 <small>Blame</small>	3 <small>Body of Lie</small>	4 <small>Body of Lie</small>
GIMMER 1	1 <small>Tropic Thunder</small>	2 <small>Body of Lie</small>		
GIMMER 3	1 <small>Twilight Thunder</small>	2 <small>Body of Lie</small>		
ALABAMA TOWN CENTRE	1 <small>Blame</small>	2 <small>Dark Eye</small>	3 <small>Tropic Thunder</small>	
ARMA CINEMA CENTRE	1 <small>Body of Lie</small>	2 <small>Twilight Thunder</small>	3 <small>Dark Eye</small>	4 <small>Big Star</small>
MARK 11 MARK 11	1 <small>Body of Lie</small>		2 <small>Blame</small>	
	3 <small>Body of Lie</small>	4 <small>Tropic Thunder</small>	5 <small>Dark Eye</small>	
TRINITY	1 <small>Blame</small>	2 <small>Body of Lie</small>	3 <small>Twilight Thunder</small>	4 <small>Blame</small>
	5 <small>Dark Eye</small>	6 <small>Tropic Thunder</small>	7 <small>Body of Lie</small>	

[illegible]

FROM THE JOURNAL OF THE AMERICAN SOCIETY OF CLIMATE ENGINEERS

Outsider no more

By Raymond Sait Ching (B)

INDEPENDENT FILMMAKING: JOHN TONIN confirms that breakfast led him to the movie-making scene.

Four years ago, an unemployed Torres set out to pursue his dream. With a broken-down 1991 VTEC, he took to the streets of Queens City's old town.

The product of that inspiration was "Time-lagration," his first short film. "It's about running each day, waiting for something to happen, for someone to come into your life."

Has forward to the here and now: Jones has achieved a certain measure of success, with his film winning awards and accolades here and abroad. His usually kid-like film "Isle" was in Cannes in 2005, and his first feature, "Isle, You're Mine," at the Vancouver film fest in 2006. "Isle" was also one of C'N's Top 100 film selections of the recent Fall season. And,

The musical feature, "Stone When I Find a Child Outside," was screened in international theaters in Amsterdam, Berlin, and Singapore.

"Victory child Robert Stadler (pronounced 'Stad')," Kurosawa is making his own brand of diary film — his approach, business up a notch,

(Dolly Chou, Singapore Festival director: "We'd say that, [Troms] is actually whispering in your ear. It's almost as personal, it's like a confession.")

What led you to filmmaking?

I was always the shy kid who ... sat in a corner, looking at beautiful ferns from a distance. Early on, I was trained to observe and make friends with things and details, and I would try to convey a certain feeling or tell a story to myself I had my own little conversation going.

Welche Aufgaben haben die "Helden"?

Five things wanted to pay tribute to my dad (Rudolf) Tavel, a writer of children's books and lyrics to musicals like *School*. My father was

a long-time hero, like something happened, and he was taken off the podium. I figured that, if I were to move on to filmmaking, I should make certain issues. So I went ahead on my own journey. Though I didn't really abandon my family, I spent two of three years from then, I wandered through abroad, which gave me the much-needed distance. Meeting people from different circles made me realize that we are always connected with being an artist. I discovered things about the opposite. That I am in consider... in my journey and that I am, in fact, also a "child outside," and in quite different thought, actually.

Filipino films are getting noticed abroad. What's your take on that?

It is encouraging for independent researchers. We are ... that our data can cross cultural differences, encompassing things that are typically and universal at the same time. It indicates, however, that there *isn't* [worded] here all those hard-boiled primes or primes that is almost universal and universal.

That doesn't preclude the problem of creating a "hot-did-it" film. "There is the formula song—using the same ingredients [that] a greater dance to be accepted, I am not saying that I'm familiar in this regard. But all of us need to find our own way of telling stories. We need to be human and less 'cute' after all. Filipino filmmakers are known as something on the world stage. We don't stick to a uniform aesthetic, a specific look. And the diversity of our media means audiences and critics alike.

What are the therapist's goals? To be

[illegible]

*TJF9800 doesn't add any unique attributes, a specific link. The identity belongs to authors and other sites.

How can India film stock & other tools be

We can tag schools and have discussions with students, and, with the help of school administrators and the general public, we can draw them into the curriculum. We should also discuss issues in pre-theater as featured. We should have some half-announcements, more serious like *Isabelle in Robinson Crusoe*, and we should encourage more books like *Changeling* in our nation's schools. We should also encourage the artists [to] do what they desire.

Where is the Filipino indie scene headed, with filmmakers going in different directions and tackling diverse themes?

And that's good... we have much to say [to] interested in fast growers (Shneider will write in *Life in 1000s*) as how a chondrichthyan can outpace a broken bone. The extent that a (taxidermy) is shocked is looking to see a (taxidermy) who is (taxidermy) a high schooler to (taxidermy) a (taxidermy) with his (taxidermy) in the (taxidermy).

Take Five

Young indie filmmaker John Torres urges peers to become fearless

work. Digital video has made shooting accessible, and everyone can attempt to make one. A lot of it will be crappy, but out of the pile will emerge future masterpieces and the new rock-and-roll cinema.

Digital technology: a boom or bust?
I couldn't have made any films if not for digital video. But there shouldn't be a squared between film and video. You pick one based on aesthetics. Video offers more possibilities. The same movies won't work with video.

What are your future projects?

I'm working on a film set in Minnesota ("Mn.-s22Haw"). I asked (David Blumenthal) Sherry Seasholtz to write the script. I'm looking out the dialogue and the love angle. I'm lucky to have grants from the National Commission for Distance and the Arts and the Hubert H. Fund of Rochester, and the prize money from the George Film Fest.

E-mail: bernadette.hopwood@um.edu.pk

PRESENT

For the first time in Philippine history...

The Legends of Pop invade Manila!

THE HAPPENINGS

"See You in September", "Go Run! Little Del",
"I Got Rhythm", "My Warming", "Over the Rainbow"

THE BUCKINGHAMS GREATEST HITS

FEATURING DENNIS TUANAN, MARK GIGARA
AND BRUCE COFFIN

"Don't You Come", "Hey Ditty", "Sweet",
"Wind UP is Drag", "If he took"

Experience these pop icons of the 60's and 70's perform
their unforgettable hits on October 17 and 18, 2008 at 8:00PM
at the Aliw Theater CCP Complex.
Rx 80's lends their harmonious voices as front act.

Tickets are available at Ticketnet and all JM branches. Call 911-3555 for details.

Oprah Winfrey

Oprah gives big this month

"OPRAH'S BIG LOVE" TELEVISION BU-
dio on the Hallmark Channel cele-
brates Chicago's Oprah Winfrey's im-
mense. The TV host guides the local
viewers on the same Green-
Pack to tell them about their own im-
mense. "The Big Family Reunion."

For the first time in the competition, the
audience will be treated with their local
viewers, but going home won't be a reason.

On Oct. 20 at 9 p.m., each show will re-
ceive \$10,000 and four days to find peo-
ple to meet and "give big in a
creative and exciting
way."

These winners are
left on the "Big Give" 6-
week on Oct. 20 at 9
p.m.—perhaps, the big-
gest show, the biggest show, and
Chicago, the young, well-made million-
aire.

In their final season, "The Main 20
Hour Race," they must give big in Oprah's
tournament of Chicago with no real money
and in only 48 hours.

Culinary quest

"Foodies" on Discovery travel to
bring you across America in a quest for
the best—then the greatest all-you-can-
eat buffet spreads in Vegas to where one
can find perfectly plated, fully-filled and
dazzling exotic dishes.

It also reveals surprising and unex-
pected ways of how the best can be
done. Cooking must over a fire is be-
cause the discovery may be showing
upright on the grill?

The show airs Thursday evening Oct.
16 at 9 p.m., and comes on Sundays at 8
p.m.

'Soda Cracker'

The MGM Channel presents "Soda
Cracker" the story of a tough Chicago
where justice is passed down by a
woman.

Today's justice the response takes him
from Chicago's urban landscape but he
is quiet for the film ends his fight back
to his own police department.

The movie, starring Fred Williamson,
Muel Adams and the director, also comes
on at 9 p.m.

CLICK!

Eureka! Brains and brawn can mix /H3

LEARNING

Editor: Chela Bernal-Fernandez

Email: learning@inquirer.com.ph

Tel: (02) 733-0000

Frannie befriends an odd one /H4



NOTHING is better than sitting on the floor to read books to young readers. In this photo, a group of children are sitting on the floor, reading books together.



POINT GUARD In hopes of the QAAF basketball champion Amara, the English gets every chance to shine.

KIM WILSON/ALC

From rivals to readers

By Lawrence S. Gutman and Rita Padilla

ALTHOUGH THEY DID NOT get along on the basketball court, the two rival schools have found a common ground in the library. At the Manila University, the two schools have found a common ground in the library. At the Manila University, the two schools have found a common ground in the library.

Children's Reading Program (CRP) is the first of its kind in the Philippines. It was created by the Department of Education (DepEd) and the National Book Store (NBS).

The program is a joint venture between the Department of Education (DepEd) and the National Book Store (NBS). It was created by the Department of Education (DepEd) and the National Book Store (NBS).

long," as would be Alberto's father. Although the program is a joint venture between the Department of Education (DepEd) and the National Book Store (NBS), it was created by the Department of Education (DepEd) and the National Book Store (NBS).

Reading for

As the first of its kind in the Philippines, the program is a joint venture between the Department of Education (DepEd) and the National Book Store (NBS). It was created by the Department of Education (DepEd) and the National Book Store (NBS).

In addition to helping the children's reading program, the program is a joint venture between the Department of Education (DepEd) and the National Book Store (NBS). It was created by the Department of Education (DepEd) and the National Book Store (NBS).

Program. In the first year, the program is a joint venture between the Department of Education (DepEd) and the National Book Store (NBS). It was created by the Department of Education (DepEd) and the National Book Store (NBS).

reading for the first time in the Philippines. The program is a joint venture between the Department of Education (DepEd) and the National Book Store (NBS). It was created by the Department of Education (DepEd) and the National Book Store (NBS).

It was created by the Department of Education (DepEd) and the National Book Store (NBS). It was created by the Department of Education (DepEd) and the National Book Store (NBS).

Children's Reading Program (CRP) is the first of its kind in the Philippines. It was created by the Department of Education (DepEd) and the National Book Store (NBS). It was created by the Department of Education (DepEd) and the National Book Store (NBS).

Program. In the first year, the program is a joint venture between the Department of Education (DepEd) and the National Book Store (NBS). It was created by the Department of Education (DepEd) and the National Book Store (NBS).

reading for the first time in the Philippines. The program is a joint venture between the Department of Education (DepEd) and the National Book Store (NBS). It was created by the Department of Education (DepEd) and the National Book Store (NBS).

It was created by the Department of Education (DepEd) and the National Book Store (NBS). It was created by the Department of Education (DepEd) and the National Book Store (NBS).

Children's Reading Program (CRP) is the first of its kind in the Philippines. It was created by the Department of Education (DepEd) and the National Book Store (NBS). It was created by the Department of Education (DepEd) and the National Book Store (NBS).

Program. In the first year, the program is a joint venture between the Department of Education (DepEd) and the National Book Store (NBS). It was created by the Department of Education (DepEd) and the National Book Store (NBS).

reading for the first time in the Philippines. The program is a joint venture between the Department of Education (DepEd) and the National Book Store (NBS). It was created by the Department of Education (DepEd) and the National Book Store (NBS).

It was created by the Department of Education (DepEd) and the National Book Store (NBS). It was created by the Department of Education (DepEd) and the National Book Store (NBS).

Children's Reading Program (CRP) is the first of its kind in the Philippines. It was created by the Department of Education (DepEd) and the National Book Store (NBS). It was created by the Department of Education (DepEd) and the National Book Store (NBS).

Program. In the first year, the program is a joint venture between the Department of Education (DepEd) and the National Book Store (NBS). It was created by the Department of Education (DepEd) and the National Book Store (NBS).



LEADER COMPOSER Johny Padilla leads his own group of children's readers.

KIM WILSON/ALC

School ahoj: A nurturing place for sailors' kids

Text by Felix A. Torres

Photos by Randy Manzano

AT BARANGAY PELAS SEAMANS VILLAGE, some 80 percent of residents are families of seafarers who are away 10 months a year and home for only about two months.

That, St. Francis, founded inside the subdivision has continued to be a source of help for the children who do not get to see their fathers in their lives as they grow up.

St. Francis is known as the parent of all children, as well as the mother of all. It is the mother of all children, as well as the mother of all children. It is the mother of all children, as well as the mother of all children.

St. Francis is known as the parent of all children, as well as the mother of all. It is the mother of all children, as well as the mother of all children. It is the mother of all children, as well as the mother of all children.

St. Francis is known as the parent of all children, as well as the mother of all. It is the mother of all children, as well as the mother of all children. It is the mother of all children, as well as the mother of all children.

St. Francis is known as the parent of all children, as well as the mother of all. It is the mother of all children, as well as the mother of all children. It is the mother of all children, as well as the mother of all children.



ST. FRANCIS students have been encouraged to read because of the school's special reading program.

St. Francis is known as the parent of all children, as well as the mother of all. It is the mother of all children, as well as the mother of all children. It is the mother of all children, as well as the mother of all children.

St. Francis is known as the parent of all children, as well as the mother of all. It is the mother of all children, as well as the mother of all children. It is the mother of all children, as well as the mother of all children.

St. Francis is known as the parent of all children, as well as the mother of all. It is the mother of all children, as well as the mother of all children. It is the mother of all children, as well as the mother of all children.

St. Francis is known as the parent of all children, as well as the mother of all. It is the mother of all children, as well as the mother of all children. It is the mother of all children, as well as the mother of all children.

St. Francis is known as the parent of all children, as well as the mother of all. It is the mother of all children, as well as the mother of all children. It is the mother of all children, as well as the mother of all children.

St. Francis is known as the parent of all children, as well as the mother of all. It is the mother of all children, as well as the mother of all children. It is the mother of all children, as well as the mother of all children.

St. Francis is known as the parent of all children, as well as the mother of all. It is the mother of all children, as well as the mother of all children. It is the mother of all children, as well as the mother of all children.

St. Francis is known as the parent of all children, as well as the mother of all. It is the mother of all children, as well as the mother of all children. It is the mother of all children, as well as the mother of all children.

St. Francis is known as the parent of all children, as well as the mother of all. It is the mother of all children, as well as the mother of all children. It is the mother of all children, as well as the mother of all children.

St. Francis is known as the parent of all children, as well as the mother of all. It is the mother of all children, as well as the mother of all children. It is the mother of all children, as well as the mother of all children.

St. Francis is known as the parent of all children, as well as the mother of all. It is the mother of all children, as well as the mother of all children. It is the mother of all children, as well as the mother of all children.

St. Francis is known as the parent of all children, as well as the mother of all. It is the mother of all children, as well as the mother of all children. It is the mother of all children, as well as the mother of all children.

A foreign land where Filipino students can feel at home

By Leticia B. Balle

Wanting your children to study abroad, but worried to leave them on their own?

Well, Singapore has a new gateway—Send Back to the U.S. City that closer home feels away by plane, the city state is thus chosen for you to visit when you first like it to see enough that the kids do not have to live just as far from home as they are.

Moreover, as Leticia Snow Lee, Chair and Editor-in-Chief of the Singaporean Education Board (SEB) group, is in

Asia, too, for young people living the way for the first time, there will be as much about Singapore to make them feel at home while still in the city, the address of being as a foreigner.

"Singapore offers both something familiar and something different," she says, education minister, education services director, says.

Now and try to visiting in Singapore children who want to study abroad, especially if they are looking for the first time, is a reasonable choice.

But only about Singapore have the reputation for being an orderly country with an excellent public and order structure to ensure every person, that it is still very much Asian, making it easier for the first-time Filipino student to adapt to the change.

And the doors of Singapore, which are open, regardless of what grade or level the student is, then elementary to postgraduate.

Although studying in Singapore will usually be more expensive than staying in the Philippines, the price cost that

it will not be cheaper than the favorite destinations of Filipino students—the United States and United Kingdom. But if the students have to go to private schools, government schools are subsidized but only have limited seats available to foreigners and spend for board and lodging, a Singapore education will cost less than the other two destinations.

However, at all levels will be closer to a Filipino student's experience as it will be more Asian than the United States, and the language, like the English, is the same.

in Business Administration (MBA). "Lots of new studies (to be taken up) are from here as they are more relevant to the region (and to Filipinos)," she says.

She adds that it also makes sense for Asians, including Filipinos, to go to Singapore for their MBA as it is the region's educational hub.

She says Singapore education is one of the best of global education to both cost and infrastructure, constantly preparing schools for the future. The government continues to invest in the upgrade and update of

science and technology and research like laboratory and libraries. Schools have also established networks with leading educational institutions throughout the world, allowing students access to a broader network.

The city around education is also available to help guide students with limited funds. The education system in education in Singapore.

SEB organized recently dialogues with school officials, parents and students in Manila and Cebu in October. Both in Singapore education.



Tuition fee payable via ATM

DE LA SALLE COLLEGE OF San Antonio has signed an agreement with the Philippine National Bank (PNB) to allow students to pay tuition fees via ATM. The agreement, which was signed on October 10, will allow students to pay tuition fees via ATM at any PNB branch in the Philippines.

Antonio Arce, the school's vice president, said that the agreement will make it easier for students to pay tuition fees. He also said that the school is committed to providing quality education and services to its students.

NCR principal learns how to lead

MANILA—The National Capital Region (NCR) principal learned how to lead during a two-week Leadership Enhancement Program (LEP) in Manila. The program, which was organized by the Department of Education (DepEd) NCR, focused on leadership development and management skills.

Dr. Enriquez, the principal of the DepEd NCR, said that the program was very helpful in improving his leadership skills. He also said that he will continue to work on his leadership skills to better serve his students.



THE LEAD Program provided participants with important lessons on leadership

Dr. Enriquez, the principal of the DepEd NCR, said that the program was very helpful in improving his leadership skills. He also said that he will continue to work on his leadership skills to better serve his students.

Managing Your School? NCR engaged its principal to implement this project. Both organizations have been working together since 2003 to uplift the quality of Philippine education through book donations, reading programs and training of public school teachers.

Don Bosco graduates 20 foundation scholars

THE FIRST GROUP of 20 foundation scholars of the Don Bosco Technical Institute (DBTI) graduated recently from its industrial arts training program. The graduates will be working in various industries.

The DBTI graduates are the first batch of students who completed the program. They were trained in various industrial arts skills, including welding, carpentry, and metalworking.

Don Bosco Technical Institute is a leading educational institution in the Philippines. It provides quality education and training to its students, preparing them for the workforce.

Dr. Enriquez, the principal of the DBTI, said that the graduates are proud and confident. He also said that he is proud of the school's graduates and their achievements.

The graduates will be working in various industries, including manufacturing, construction, and services. They will be contributing to the Philippine economy.

Don Bosco Technical Institute is committed to providing quality education and training to its students. It will continue to work on improving its programs and services.



DON BOSCO Technical Institute (DBTI) graduates 20 foundation scholars. The graduates will be working in various industries, including manufacturing, construction, and services.

JRU law school alumnae is now top cop

GENERAL JESSE VERDEJO, a 1988 JRU law school graduate, is now the Philippine National Police (PNP) chief. He is the first PNP chief to be a law school graduate.

EUREKA! QUEEN N. LEE CHIA

AMIE SARA B. CORDOBA says, a healthy mind is a healthy body. She is a healthy body, and she is a healthy mind. She is a healthy body and a healthy mind.

She is a healthy body and a healthy mind. She is a healthy body and a healthy mind. She is a healthy body and a healthy mind.

She is a healthy body and a healthy mind. She is a healthy body and a healthy mind. She is a healthy body and a healthy mind.

She is a healthy body and a healthy mind. She is a healthy body and a healthy mind. She is a healthy body and a healthy mind.

She is a healthy body and a healthy mind. She is a healthy body and a healthy mind. She is a healthy body and a healthy mind.

She is a healthy body and a healthy mind. She is a healthy body and a healthy mind. She is a healthy body and a healthy mind.

She is a healthy body and a healthy mind. She is a healthy body and a healthy mind. She is a healthy body and a healthy mind.

She is a healthy body and a healthy mind. She is a healthy body and a healthy mind. She is a healthy body and a healthy mind.

She is a healthy body and a healthy mind. She is a healthy body and a healthy mind. She is a healthy body and a healthy mind.

She is a healthy body and a healthy mind. She is a healthy body and a healthy mind. She is a healthy body and a healthy mind.

She is a healthy body and a healthy mind. She is a healthy body and a healthy mind. She is a healthy body and a healthy mind.



AS/HSB "Boy" Francis is captain of the Amnue Blue Eagles in 1975 (left) and as current head of Amnue in Banting (right)



AS/HSB "Boy" Francis is captain of the Amnue Blue Eagles in 1975 (left) and as current head of Amnue in Banting (right)

beginning, becoming a young athlete, to be a young athlete. He is a young athlete, and he is a young athlete. He is a young athlete, and he is a young athlete.

He is a young athlete, and he is a young athlete. He is a young athlete, and he is a young athlete. He is a young athlete, and he is a young athlete.

He is a young athlete, and he is a young athlete. He is a young athlete, and he is a young athlete. He is a young athlete, and he is a young athlete.

He is a young athlete, and he is a young athlete. He is a young athlete, and he is a young athlete. He is a young athlete, and he is a young athlete.

He is a young athlete, and he is a young athlete. He is a young athlete, and he is a young athlete. He is a young athlete, and he is a young athlete.

He is a young athlete, and he is a young athlete. He is a young athlete, and he is a young athlete. He is a young athlete, and he is a young athlete.

He is a young athlete, and he is a young athlete. He is a young athlete, and he is a young athlete. He is a young athlete, and he is a young athlete.

He is a young athlete, and he is a young athlete. He is a young athlete, and he is a young athlete. He is a young athlete, and he is a young athlete.

He is a young athlete, and he is a young athlete. He is a young athlete, and he is a young athlete. He is a young athlete, and he is a young athlete.

The athlete is also a scholar

Preparation "Preparation means preparation," says P. "I am not just preparing for the exam, but I am preparing for the future."

Preparation "Preparation means preparation," says P. "I am not just preparing for the exam, but I am preparing for the future."

Preparation "Preparation means preparation," says P. "I am not just preparing for the exam, but I am preparing for the future."

Preparation "Preparation means preparation," says P. "I am not just preparing for the exam, but I am preparing for the future."

Preparation "Preparation means preparation," says P. "I am not just preparing for the exam, but I am preparing for the future."

